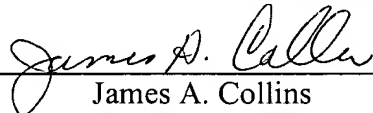


REMARKS

The pending claims are directed to an on-line insurance policy service system that verifies insurance policy parameters in real-time in response to data received from an insurance policyholder and adjusts the selected insurance policy parameter in real-time in response to data received from the insurance policyholder.

In view of the remarks above, Applicant respectfully submits that the claims are in condition for allowance. If any issues remain, Applicant requests that the examiner call the undersigned to expedite the prosecution of the application.

Respectfully submitted,

A handwritten signature in cursive script, appearing to read "James A. Collins", is written over a horizontal line.

James A. Collins
Reg. No. 43,557
Attorney for Applicant

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